

1 would be a disservice. It would be a disservice to
2 our community. It would be a disservice to the people
3 from the casino industry who are helping us rebuild
4 Atlantic City, and it would be a disservice to our
5 country in that you have a mission from the Congress
6 to go out and get the facts about casino gambling.

7 The short version is that Atlantic City
8 would be dead without casino gambling, and, again,
9 whether it would work on other communities, whether
10 the job is completed here, the answer is we don't know
11 if it'll work in other communities. The job clearly
12 is not completed here, but Atlantic City is alive and
13 well and making progress in large part because of
14 casino gambling.

15 Again, we thank you and welcome you to
16 Atlantic City.

17 CHAIRMAN JAMES: Thank you so much, Mayor
18 Whelan.

19 Ros.

20 MS. NORRELL-NANCE: Good morning,
21 Commissioners, and welcome to the great, really great
22 City of Atlantic City.

1 Thank you for the opportunity to speak
2 with you this morning.

3 I come before you today as a lifelong
4 citizen of Atlantic City. Almost 20 years ago the
5 citizens of Atlantic City voted to try an experiment
6 that promised to revitalize a dying resort community.

7 I was not on the "bring gaming to A.C."
8 bandwagon at that time. I was very apprehensive as to
9 whether the gaming industry could deliver the promises
10 it made.

11 Until about six years ago, I very smugly
12 thought I was right and they were wrong, but recently
13 we have seen some changes take place that has got the
14 city moving, and today I can say that I support the
15 industry because I can see how much it has benefitted
16 the residents and business people of Atlantic City and
17 the surrounding communities.

18 I am not saying that is the panacea for
19 all that ails an urban community. I'm not saying that
20 some mistakes have not been made, nor am I saying that
21 every facet of the community has benefitted. I
22 realize that some residents and businesses have had to

1 make sacrifices for the benefit of the majority.
2 These sacrifices have been very hard for some, but the
3 majority rules concept is not unique only to Atlantic
4 City.

5 In every city in this country that has
6 been redevelopment, some have had to be displaced for
7 the benefit of the whole. Chairman James and I are
8 well aware of that, both having our roots in Richmond,
9 Virginia, and being aware of how family members and
10 friends lost their homes and businesses so that
11 Interstate 95 could be built.

12 Relocation is part of the cost we pay for
13 progress that will benefit the majority. But without
14 a doubt, the majority or our residents and businesses
15 have seen an improvement in the quality of life and
16 have been given the opportunity for a prosperous
17 future.

18 We have seen the middle class population
19 throughout Atlantic County expand as opportunities for
20 employment and affordable home ownership have
21 increased. As a lifelong resident and current
22 government official, there has always been one main

1 objective that I wanted to see accomplished in order
2 for me to feel that the gaming experiment has been a
3 success.

4 That objective is to see grassroots
5 residents be able to join the middle class, thereby
6 having the middle class population of this city
7 significantly increased and be able to be assured of
8 continued growth.

9 In order to accomplish this, we have to be
10 able to provide employment opportunities, affordable
11 home ownership, safe communities, quality medical
12 services, and excellent educational system and family
13 oriented activities.

14 I am very proud to say that though we may
15 not be where we want to be, the light is shining
16 bright at the end of the tunnel, and we will
17 accomplish this goal.

18 In a 1996 employment survey done at
19 Harrah's to determine the impact that is 3,338
20 employees has on the Atlantic City economy through
21 their purchasing power, as well as their volunteer and
22 charitable work effort, and how employment with

1 Harrah's has impacted the quality of life of its
2 employees, it was found that 43 percent of Harrah's
3 employees purchased a car, for a total of 1,611 cars.
4 Sixteen percent purchased homes in 1996 totaling 592
5 homes.

6 I'd like to note here that Atlantic City,
7 unlike most cities, has about 70 percent of its
8 population as renters and 30 percent homeowners. In
9 most cities it is the reverse. We are undergoing an
10 all out effort to provide those interested in owning
11 their own homes the opportunity to do so.

12 From '96 to '97, the Casino Reinvestment
13 Development Authority built 515 new homes. By the end
14 of '98, an additional 266 will be built. The
15 construction of these homes is complemented by
16 attractive finance programs that make it easy for
17 those who never thought they could own a home to do
18 so.

19 One CRDA program offers home buyers up to
20 ten percent downpayment assistance at zero percent
21 interest. One-fifteenth of the second mortgage loan
22 is forgiven for each year the homeowner lives in the

1 home. At the end of the 15 years, the loan is totally
2 forgiven.

3 The 123 Police Loan Program provides 35
4 loans at interest rates of one to three percent for 30
5 years to encourage Atlantic City police officers to
6 move into the city. This loan program is designed to
7 assist in creating safe, secure neighborhoods.
8 Officers who participate in this program are given a
9 new patrol car to take home and use during off duty hours.

10 The Harrah's survey also showed that 41
11 percent of its employees purchased a major appliance,
12 such as a refrigerator, stove or washer and dryer,
13 totaling 3,662 units. Fifty-eight percent purchased
14 home electronic equipment, such as televisions, CD
15 players, or computers numbering 4,420 units.

16 On the average, Harrah's employees dined
17 out in a sit-down restaurant 2.7 times a month,
18 purchasing 8,924 meals per month in local dine-in
19 restaurants. they purchased 21,188 takeout dinners.
20 They spend money on entertainment options, such as
21 movies and sporting events, nearly 11,015 times a
22 month.

1 Sixty-five percent responded that they
2 have been able to get better health care because of
3 their job at Harrah's. The Atlantic City Medical
4 Center's new trauma center was built with funds from
5 the Sands Casino. A new center city health complex
6 will provide new ambulatory care and child care
7 services for the city's residents. Included in the
8 new health center will be several small businesses.
9 The rents from these businesses will be exclusively
10 used to provide child care scholarships for the
11 children of local residents.

12 Since the inception of casino gaming and
13 in preparation for the second wave of gaming, the
14 medical center and its subsidiary, Atlanticare, have
15 been able to provide a number of innovative and state
16 of the art medical and social services to the greater
17 Atlantic City population.

18 Sixty-seven percent of Harrah's Atlantic
19 City employees responded they have been able to pay
20 their bills more regularly. Fifty-two percent have
21 been able to spend more money on groceries. Sixty-
22 seven percent have been able to worry less about

1 making ends meet. Eleven percent no longer receive
2 food stamps. Fourteen percent have been able to get
3 off public assistance. Twenty-four percent have been
4 able to get off of unemployment.

5 Fifty-four percent have been able to
6 improve their educational level, and 60 percent have
7 been able to acquire new job skills.

8 The average Harrah's employee performs an
9 average of 3.3 hours per month of community service.
10 This equates to some 131,383 manpower hours of
11 community service. Harrah's employees have also
12 donated more than \$816,715 in charitable contributions
13 to area civic organizations and churches.

14 This, Commissioners, is the record of just
15 one of our casinos. I could be here all day telling
16 you about the charitable efforts the casinos have
17 provided, such as adopting every school in the city,
18 start-up money for the Atlantic City Community Watch
19 neighborhood beautification programs, and various
20 health and social service initiatives.

21 You want to talk about Points of Light?
22 We could blind you with our volunteer brightness in

1 Atlantic City.

2 If you want a job in Atlantic City and are
3 willing to develop the work ethic to maintain the job,
4 you will be able to do so thanks to the gaming
5 industry. If you do not want to work in the casino
6 industry, you can find employment in one of the many
7 businesses that have expanded or located in this area
8 to supply the services and goods that casino employees
9 purchase in such large quantities.

10 Much has been made about the social impact
11 that casino gaming has on the community. I don't see
12 the introduction of gaming into a community being much
13 different from the impact of other businesses of this
14 size and magnitude have on a community. Cities that
15 depend on industry often have to include new or
16 expanding existing health and social services largely
17 because of the environmental issues that occur.
18 Communities that have tobacco and pharmaceutical
19 businesses as their life blood also have to expand
20 social and health services.

21 The answer to addressing these concerns is
22 education and the financial support of services that

1 can help to zero in on these concerns. We are by no
2 means minimizing issues such as crime and compulsive
3 gaming, but wise planners and government officials
4 recognize that these issues will have to be addressed
5 and put in place, funding programs that will help to
6 find solutions to them.

7 The crime rate in Atlantic City has
8 steadily fallen over the past few years, largely
9 because of the incorporation of community policing in
10 every neighborhood of the city, innovative law
11 enforcement programs, and the careful eye of the
12 Casino Control Commission, the Department of Gaming
13 Enforcement, along with our County Prosecutor's Office
14 have been responsible for making the streets of
15 Atlantic City a safer place.

16 What often amazes me is the attitude of
17 some regarding the so-called threat to family values
18 and stability that casino gaming may cause. When
19 families are able to pay their bills, invest in their
20 children's education, prepare for their retirement,
21 provide a comfortable home, and some of the extra
22 luxuries that a stable job allows one to provide,

1 families can spend more time stressing family values
2 and be more like the traditional family we yearn to
3 emulate.

4 In Atlantic City and other gaming
5 destinations, the gaming industry itself has spent
6 large amounts of money to educate and set up internal
7 controls that will assure that under age gamblers,
8 compulsive gamblers, and the community at large are
9 aware of the consequences and the agencies that can
10 help those afflicted.

11 I am still not someone who regularly
12 frequents the casinos, but I am grateful for the jobs
13 and other benefits the gaming industry continues to
14 bring to my home town and the surrounding area. I
15 bristle when I read or hear uninformed and biased
16 comments that denigrate the reputation of Atlantic
17 City. You can tell who's not been here for a while
18 and who gets their information from media that is
19 trying to sell its product at the expense of a city
20 that is really on the move or from malcontents with
21 personal or political agendas that do not give the
22 true picture of what is happening in Atlantic City.

1 If it were not for gaming, I shudder to
2 think what Atlantic City would look like, be like, or
3 if I would have been able to raise my family in the
4 place I call home. We still have a long row to hoe
5 before we are the gaming tourist mecca we know we will
6 eventually be, but I am very confident that the
7 promises some 20 years ago are well on the way of
8 becoming realities.

9 You see, we are caught up in a whirlwind
10 tornado of change. It has flung us over a rainbow of
11 new prosperity, and before very long, lifelong
12 residents like me will be able to click our heels and
13 very proudly boast, "There's no place like home."

14 (Applause.)

15 CHAIRMAN JAMES: You always could say a
16 lot in a very short period of time.

17 (Laughter.)

18 COMMISSIONER MOORE: Madame Chairman.

19 CHAIRMAN JAMES: The chair recognizes
20 Commissioner Moore.

21 COMMISSIONER MOORE: I'd like to ask one
22 question that sort of gets my attention. This \$80

1 million high school, how many students do you have
2 there?

3 MR. WHELAN: We have 2,000, and our high
4 school, Commissioner, services not only Atlantic City
5 but what we call the sending districts in other states
6 and maybe our suburban communities of Ventnor,
7 Margate, Long Port, and Brigantine.

8 COMMISSIONER MOORE: That's all under one
9 roof?

10 MR. WHELAN: It's all under one roof, and
11 it's a beautiful edifice, and we're going to go by
12 there this afternoon during lunch, those who join us
13 on our tour.

14 CHAIRMAN JAMES: Thank you.

15 Any other questions?

16 (No response.)

17 CHAIRMAN JAMES: Again, thank you so very
18 much and we do appreciate the very warm welcome that
19 we have received and the support that you've given us
20 as we've tried to put this site visit together.

21 The chair is going to exercise a
22 prerogative at this point and call for a ten-minute